

CLAIMS:

1. A financial information and transaction system comprising:

a host financial computer system, said host system maintaining records of user account information;

5 a plurality of user interface terminals for accessing said host financial computer system, at least one of said terminals comprising first means for wirelessly transmitting and receiving data, and a smart card reader;

a wireless communications interface comprising a second means for wirelessly transmitting and receiving data operatively counted to said at least one of said terminals
10 comprising first means for wirelessly transmitting and receiving data; and

a communications interface coupled to said wireless communications interface and coupled to said host system;

wherein data corresponding to said user account information is exchanged between said host system and said at least one of said terminals comprising first means
15 for wirelessly transmitting and receiving data via said wireless communications interface and said communications interface, such that a user obtains information and performs transactions on said host financial system through a smart card device that is coupled to said smart card reader, said smart card device including means for encrypting data which is exchanged with said host financial system.

20

2. The financial information and transaction system according to claim 1, wherein said communication means comprises means for transmitting and receiving data at a frequency of about 900 megahertz or more.

3. The financial information and transaction system according to claim 1, wherein said at least one terminal comprises a plurality of said terminals devices coupled to a common wireless transmitting and receiving station.

5 4. The financial information and transaction system according to claim 1, wherein said plurality of said terminals are arranged in a local area network.

5. The financial information and transaction system according to claim 1, wherein said at least one of said terminals comprises a wireless cellular telephone device.

10

6. The financial information and transaction system according to claim 5, wherein said wireless cellular telephone device includes a smart card reader incorporated therein.

7. The financial information and transaction system according to claim 1, wherein
15 said at least one of said terminals comprises a portable terminal that includes a keypad and display.

8. The financial information and transaction system according to claim 7, wherein said portable terminal is supplied with ac power from a standard power supply.

20

9. The financial information and transaction system according to claim 7, wherein said portable terminal is battery operated.

10. The financial information and transaction system according to claim 4,
wherein local area network includes a plurality of personal computers, each having smart
card readers by which a user encrypts and decodes data which is exchanged with said host
system.

5

11. The financial information and transaction system according to claim 1,
wherein said at least one terminal is operatively coupled to a security system for
controlling access to various physical locations each associated with a smart card reader,
said security system providing access to said various locations by matching information
10 stored on a user smart card which is inserted into said associated smart card readers.

12. The financial information and transaction system according to claim 1,
wherein said smart card device includes a plurality of files stored therein.

15 13. The financial information and transaction system according to claim 12,
wherein one of said plurality of files corresponds to an encryption key which is executed
by processing means provided in said smart card device, thereby encrypting data provided
to said smart card device.

20 14. The financial information and transaction system according to claim 12,
wherein one of said plurality of files is a banking card debit file, said banking card debit
file containing data elements for execution of a debiting of said user account.

15. The financial information and transaction system according to claim 12,
wherein one of said plurality of files is an electronic prepaid function file, said electronic
prepaid function file maintaining data elements representative of a monetary value which
is augmented or decremented by said at least one of said terminals upon authorization by
5 the user.

16. The financial information and transaction system according to claim 15,
wherein said authorization is obtained by the user inputting a personal identification
number associated with the user's account.

17. The financial information and transaction system according to claim 13,
wherein one of said plurality of files is an electronic purse function file , said electronic
purse function file maintaining data elements representative of a monetary value which is
augmented or decremented by said at least one of said terminals.

18. The financial information and transaction system according to claim 1,
wherein said at least one of said terminals is coupled to a security system for controlling
access to various physical locations each associated with a smart card reader, wherein
said smart card device includes at least one file containing data elements for providing
20 authorization to access one or more of said physical locations.

19. The financial information and transaction system according to claim 18,
wherein said smart card device includes a biometric identification file which contains
identification data corresponding to unique physical characteristics of a user, said

identification data being used to authorize access to one or more of said physical locations.

20. The financial information and transaction system according to claim 18,
5 wherein said authorization to access said one or more physical locations is obtained by the user inputting a personal identification number associated with the user.

21. The financial information and transaction system according to claim 1,
wherein said at least one of said terminals is coupled to a host system for controlling
10 access to a communication network and wherein said smart card device includes at least one file containing data elements for providing authorization to access said communication network.

22. The financial information and transaction system according to claim 1,
15 wherein said at least one of said terminal is coupled to a host system for controlling access to a network device and wherein said smart card device includes at least one file containing data elements for providing authorization to access said network service.

23. The financial information and transaction system according to claim 1,
20 wherein said at least one of said terminals is coupled to a host system for controlling access to a data base and wherein said smart card device includes at least one file containing data elements for providing authorization to access said data base.

24. The financial institution and transaction system according to claim 21, wherein said smart card device includes a biometric identification file which contains identification data corresponding to unique physical characteristics of said user, said identification data being used to authorize access to said communication network.

5

25. The financial institution and transaction system according to claim 22, wherein said smart card device includes a biometric identification file which contains identification data corresponding to unique physical characteristics of said user, said identification data being used to authorize access to said network service.

10

26. The financial institution and transaction system according to claim 23, wherein said smart card device includes a biometric identification file which contains identification data corresponding to unique physical characteristics of said user, said identification data being used to authorize access to said data base.

15

27. The financial information and transaction system according to claim 21, wherein said authorization to access said communication network is obtained by the user inputting a personal identification number associated with the user.

20

28. The financial information and transaction system according to claim 22, wherein said authorization to access said network service is obtained by the user inputting a personal identification number associated with the user.

29. The financial information and transaction system according to claim 23,
wherein said authorization to access said data base is obtained by the user inputting a
personal identification number associated with the user.

5 30. The financial information and transaction system according to claim 1,
wherein said plurality of terminals are arranged as part of a wide area network.

31. The financial information and transaction system according to claim 1,
wherein said terminal comprises an automatic teller machine.

10